



Customer Service
Mailcode: OH-18-00-0320
34 N. Main Street
P.O. Box 1803
Dayton, Ohio 45402-1803
Fax: 937-586-8664

September 7, 2004

TONYA Y TRAYLOR
10039 B DELORES DR
STREETSBORO, OH 44241-4320

RE: Debit Card Account Number: 5449 2709 1103 0937

Dear Tonya Y Traylor:

We have completed our investigation of your KeyMoney MasterMoney transactions. Please see the attached page for a detailed listing of transactions.

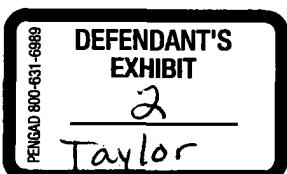
Our attempt to resolve this matter with the merchant has been successful. As a result, the provisional credits totaling \$96.93 posted to your checking account #2000540600 on July 9, 2004 are now final and the claim closed.

Should you have any questions, please contact our office toll-free at 1-800-539-2861, extension 67720, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Standard Time or via email at Debit_Card_Disputes@Keybank.com.

Sincerely,

Regina Cline

Regina Cline
Client Service Representative



Cardholder Name: Tonya Y Traylor

Debit Card Number: 5449 2709 1103 0937

Transaction Date	Merchant Name	Transaction Amount
06/27/2004	ADELPHIA	\$40.00
07/01/2004	COS*COSMETIQUE BEAUTY	\$4.95
07/02/2004	BRY*BRY HOME TEL ORD	\$151.97

Debit CardDispute Form

Cardholder Name: Tonya Y Traylor
Disputed Transactions Attached

Debit Card Number: 5449 2709 1103 0937
D204027478

We want to provide you with the best possible service. If you suspect an error on your debit card bill, please use this form to help us resolve the problem for you. Just send us the completed, signed form, and legible supporting documentation, and we will give it our prompt attention.

- **You must first try to contact the merchant directly for an adjustment.** Be sure to include the merchant's response in your letter of dispute.
- If space is limited, please provide as much detail as possible on a separate sheet of paper. This will help us fully understand your dispute.

PLEASE CHECK ONLY ONE BOX AND ENCLOSE ALL SUPPORTING DOCUMENTATION:

I am disputing this charge because:

UNAUTHORIZED – (If hotel/motel transaction, see the following page)

any of the I did not participate in nor authorize ~~this~~ transactions I did not authorize anyone else to make this charge.

DUPLICATE BILLING/MULTIPLE BILLING

I did make a transaction with this merchant in the amount of \$. I did not make the subsequent transaction(s) for \$. All cards were in my possession at the time of the transaction.

CANCELLED TRANSACTIONS

I notified the merchant on to cancel this pre-authorized charge:
My cancellation number is , Method and reason for the cancellation

Order Reservation Membership Premium
(You must include a copy of the merchant's agreement/contract along with a detailed letter)

PAYMENT BY OTHER MEANS

I used another form of payment, but I was also billed on my debit card. (Enclose a copy, front and back, of the payment or cash receipt)

Tonya Traylor
Cardholder Signature (Required)

7/9/04
Date

Cardholder Name: Tonya Y Traylor

Debit Card Number: 5449 2709 1103 0937
D204027478**INCORRECT TRANSACTION AMOUNT**

_____ The amount of the sales draft was increased from \$_____ to \$_____ without my authorization, or my sales draft was totaled incorrectly. (Enclose copy of the sales draft that shows the correct amount).

MERCHANDISE OR SERVICES

- When and how was the merchant contacted? _____
- What was the merchant's response? _____

_____ Merchandise or service was not received. The expected date of delivery was: _____.

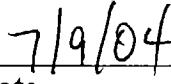
_____ Merchandise has been returned. Items did not conform to description on sales receipt/order form (enclose copy of return receipt and order form.)

- State specifically what was ordered: _____
- State specifically what was received: _____
- Date item was returned: _____
- Describe mischaracterization of goods or services: _____

_____ Merchandise was returned. I have a dispute concerning the quality of the goods or services. (Enclose copy of proof of return, for example postal or UPS receipt or credit slip, copy of refund policy or telling what you were told regarding the cancellation/return policy at the time of purchase and a detailed letter explaining the specific reason. See attached page)

_____ Merchandise was returned because items were defective or damaged. (Enclose a copy of return receipt, the date items were returned and a detailed letter explaining your dispute).


Cardholder Signature (Required)


Date

Cardholder Name: Tonya Y Traylor

Debit Card Number: 5449 2709 1103 0937
D204027478

UNAUTHORIZED/CANCELLED HOTEL RESERVATION

____ I cancelled the hotel reservation on _____ at _____ (Time). The cancellation number given to me by the merchant was: _____. (This information is required. If the merchant did not give a cancellation number, please state whether you requested a cancellation number, and provide a copy of your phone bill showing the date of the call.)

I was advised of the cancellation procedures at the time the reservation was made.

I did not request a Guaranteed Reservation or engage in this transaction.

OTHER – Describe your dispute – If space is limited, please provide as much detail as possible on a separate sheet of paper.

See attached letter - 3 paeps

Sonya Taylor

Cardholder Signature (Required)

7/9/04

Date

July 9, 2004

DETAIL ACCOUNT OF MY DISPUTE

TONYA TRAYLOR

D204027478

On June 30, 2004 I checked my bank account online and noticed that there were two charges that I did not make. On that particular day four items hit my account. Two were legitimate charges that I made, two were not. As a result of the two that I did not authorize hitting my acct, I was charged nsf fees for all four items.

I immediately called 1-800-KEY2YOU. I spoke with a gentleman and explained the above to him, he said that he would cancel my KeyMoney MasterMoney card immediately. He also advised my to complete a Fraud form at the bank. He also told me I would be able to request a provisional credit at the branch. After speaking with him I went to the local branch of Key on Waterloo Road, Cleveland.

The branch manager, Quentina had me complete a fraud report, she went in herself and cancelled my KeyMoney MasterMoney card. She advised me to file a police report and call or bring in the number that they assigned to the report so that she could turn in my paperwork. While she was looking at my account she noticed two additional charges that were made that I told her I did not make. At that point they had not been posted to my account, but later were. The list of transaction you have listed with this report are the items which I am asking to be restored to myself. I did not make the charges nor did I authorize anyone to make the charges. Someone fraudulently got a hold of my card number and made the transactions. I was never out of possession of my card except for when I used it at restaurants and the like. I have no idea at what point someone may have gotten my number, since I use my card a lot.

After work on June 30, 2004 I went to my local police department in Streetsboro and filed a police report. On July 1, 2004 I went back to the Key on Waterloo and gave the report number to the branch manager, Quentina. We had discussed the provisional credit and she said that it would take approx 7-10 days for anything to happen.

Your letter asked that I list the attempts that I have made to get my money back.

ADELPHIA- On June 30 and July 1, I called the number listed beside the post on my bank account. I was told that I needed to contact the bank and the bank would follow up with my claim of fraud. They would not help me otherwise. I called on two occasions and still got nowhere.

SPLASH LAGOON RESORT- On June 30, I called Splash and was told that they did show a transaction with my card made through the resort side of the park. I was told to call on July 2 and speak with Patty Purchase, reservations manager.

I called and spoke with Patty on July 2, 2004. She said that the person who made the reservation was expected to arrive at the hotel on July 3, 2004. I called Officer Hurley-Streetsboro Police Department and advised him of the above. The bottom line is they made an arrest on Saturday at Splash Lagoon. I do not have all the details as you would need to notify Officer Hurley. I was told that they would work on issuing my a check to reimburse me.

COS-COSMETIQUE BEAUTY- I called the number listed on the bank post and was told that they would credit my account, however they have not done so yet.

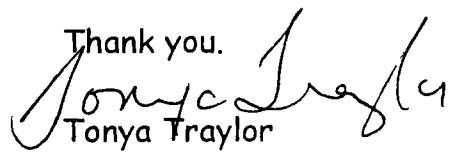
BRY-BRY HOME TEL ORD- Called and spoke with the fraud dept. They said they would credit \$99.00 to my account, but the bank would have to give me the difference of \$52.97 which are shipping charges and the like.

I believe that I have done everything within my power to try to get my monies back. This event has caused an incredible hardship for me. I was unable to pay my rent and other bills as a result of this.

I would appreciate it if this matter could be expedited, as I really need my monies back.

I am also requesting that the \$127.00 be restored to my account which Key Bank took for overdraft fees. Had fraud not been committed on my account, my account would not have been overdrawn.

If any additional information is needed, please contact me immediately. My home number is 330-422-0141, cell phone 216-536-5194.

Thank you.

Tonya Taylor



Customer Service
Mailcode: OH-18-00-0320
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Fax: 937-586-8664

August 11, 2004

TONYA Y TRAYLOR
10039 B DELORES DR
STREETSBORO, OH 44241-4320

RE: Debit Card Account Number: 5449 2709 1103 0937

Dear Tonya Y Traylor:

This letter is in response to your recent inquiry concerning the KeyMoney MasterMoney transactions with SPLASH LAGOON RESORT, in the amount of \$198.79.

Per your telephone conversation, SPLASH LAGOON RESORT had sent you a check in the amount of \$198.79 and it was posted to your account on August 09, 2004. Therefore, today we reversed the duplicate credit of \$198.79 previously applied by our office.

This adjustment of \$198.79 will be reflected on your next checking account statement.

We now consider your claim closed.

Should you have any questions or need additional information, please contact our office toll-free at 1-800-539-2861, extension 67720, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Standard Time or via email at Debit_Card_Disputes@Keybank.com.

Sincerely,

Regina Cline

Regina Cline
Client Service Representative

Cardholder Name: Tonya Y Traylor

Debit Card Number: 5449 2709 1103 0937

Transaction Date	Merchant Name	Transaction Amount
06/27/2004	ADELPHIA	\$40.00
06/26/2004	SPLASH LAGOON RESORT	\$198.79
07/01/2004	COS*COSMETIQUE BEAUTY	\$4.95
07/02/2004	BRY*BRY HOME TEL ORD	\$151.97



Customer Service
Mailcode: OH-18-00-0320
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July 19, 2004

TONYA Y TRAYLOR
10039 B DELORES DR
STREETSBORO, OH 44241-4320

RE: Debit Card Account Number: 5449 2709 1103 0937

Dear Tonya Y Traylor:

This letter is in response to your recent inquiry concerning the KeyMoney MasterMoney transaction with BRY*BRY HOME TEL ORD in the amount of \$151.97 dated June 27, 2004.

As a result of our research of your account, we have identified that a merchant credit refund posted to your account on July 12, 2004 in the amount of \$99.99. Therefore, today we have reversed \$99.99 of the provisional credit of \$151.97 previously applied by our office.

This adjustment of \$99.99 will be reflected on your next checking account statement.

Should you have any questions or need additional information, please contact our office toll-free at 1-800-539-2861, extension 67720, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Standard Time or via email at Debit_Card_Disputes@Keybank.com.

Sincerely,

Regina M. Cline

Regina M. Cline
Client Service Representative



Customer Service
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July 9, 2004

TONYA Y TRAYLOR
10039 B DELORES DR
STREETSBORO, OH 44241-4320

RE: Debit Card Account Number: 5449 2709 1103 0937

Dear Tonya Y Traylor:

We have received your inquiry of June 30, 2004 disputing the KeyMoney MasterMoney transactions. Please see the attached page for a detailed listing of transactions.

While we investigate these transactions, we have posted provisional credits on July 9, 2004 in the amount totaling \$395.71 to checking account# 2000540600.

The completion of this investigation may take up to 90 days, during which time you will have full use of the provisional funds. We will notify you within this time frame as to the outcome of our investigation and whether the provisional credits will be permanent. Any applicable interest and/or fees will be adjusted and reflected on your next statement. If we find the transactions to be valid, we will notify you in writing, in advance, of a reversal of your provisional credits.

We will contact you in the event additional information is required to research your dispute.

Should you have any questions or need additional information, please contact our office toll-free at 1-800-539-2861, extension 67676, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Standard Time or via email at Debit_Card_Disputes@Keybank.com.

Sincerely,

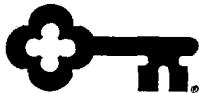
Jenelle Spencer

Jenelle Spencer
Client Service Representative

Cardholder Name: Tonya Y Traylor

Debit Card Number: 5449 2709 1103 0937

Transaction Date	Merchant Name	Transaction Amount
06/27/2004	ADELPHIA	\$40.00
06/26/2004	SPLASH LAGOON RESORT	\$198.79
07/01/2004	COS*COSMETIQUE BEAUTY	\$4.95
07/02/2004	BRY*BRY HOME TEL ORD	\$151.97



Customer Service
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July 6, 2004

TONYA Y TRAYLOR
10039 B DELORES DR
STREETSBORO, OH 44241-4320

RE: Debit Card Account Number: 5449 2709 1103 0937

Dear Tonya Y Traylor:

We have received your inquiry of June 30, 2004 disputing the KeyMoney MasterMoney transactions. Please see the attached page for a detailed listing of transactions.

In order to initiate your dispute, certain information is required. To facilitate this process, it is necessary you complete and sign the enclosed form and return it to our office. **A response is requested within 15 days from the date of this letter.** If the requested information is received within the time frame stated above, we will begin an investigation on your behalf.

Please retain a copy of any documentation forwarded to our office.

Until the required information is received, we will consider your claim closed.

Should you have any questions or need additional information, please contact our office toll-free at 1-800-539-2861, extension 68073, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Standard Time or via email at Debit_Card_Disputes@Keybank.com.

Sincerely,

Brian Gilliam

Brian Gilliam
Client Service Representative

Cardholder Name: Tonya Y Traylor

Debit CardNumber: 5449 2709 1103 0937

Transaction Date	Merchant Name	Transaction Amount
06/27/2004	ADELPHIA	\$40.00
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